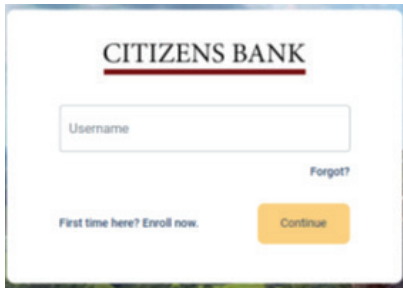


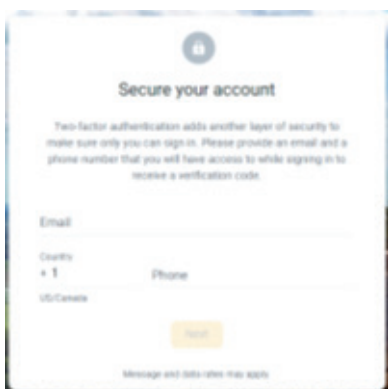
Use these instructions to guide you through your first log-in to Online Banking on or after March 3, 2021

1. Click/tap the yellow *Sign In* button located on the upper right corner of the screen at www.CitizenBank.bank
2. Enter your existing Online Banking username. When prompted, enter your existing password, then *Continue*.

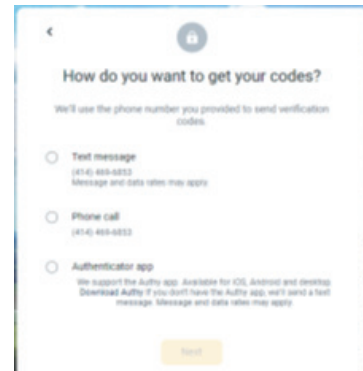


3. You may be prompted to update your password to a new one that meets all of the following criteria:
 - Between 10 and 25 characters in length
 - At least one upper-case letter
 - At least one lower-case letter
 - At least one number
 - At least one special character

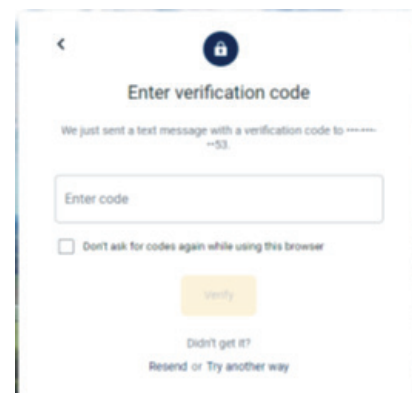
4. On the *Secure your account* screen, you will be prompted to enter an email address and a phone number to complete the Two-Factor Authentication process, in which you are sent a verification code. You will want to enter a phone number that you have easy access to, such as a cell phone number. Click/tap *Next* to continue.



5. Indicate how you would like to receive your verification code. You can choose to have a text message or phone call go to the number you provided. Another option is to use the Authy app. Only one choice is needed. Click/tap *Next* to continue.



6. You should receive your 7-digit verification code shortly. Enter the code, and if you'd like to skip this step in the future, check the *Don't ask for codes again while using this browser* box. To keep your account safe, only check this option if you are using your own device – do not select if you're using a public computer. Click/tap *Verify*.



7. Once your code is verified, you will receive a *You're all set* message. Click/tap *OK* to continue.
8. The final step of the initial log-in process is to read the User agreement. Click/tap *Accept* to continue.
9. You are now at your new Online Banking account dashboard.

If you get stuck on any of these steps, please call us at 262-363-6500 and we'll help you through the process.